

Information to identify the case:

Debtor 1	<u>Scott A Reed</u>	Social Security number or ITIN	xxx-xx-4521
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-70616-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott A Reed

11/21/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Scott A Reed
 Debtor

Case No. 14-70616-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: lfin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Nov 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2019.

db	+Scott A Reed, 1299 Drane Highway, Osceola Mills, PA 16666-9134
cr	+Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C., 51 East Bethpage Road, Plainview, NY 11803-4224
13914719	+Chase, Po Box 24696, Columbus, OH 43224-0696
13984488	Federal National Mortgage Association, (Fannie Mae), c/o Seterus, Inc., P.O. Box 2206, Grand Rapids, MI 49501-2206
13983788	+JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
15062137	+Nationstar Mortgage, LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
13914725	+Tina M. Reed, 1299 Drane Highway, Osceola Mills, PA 16666-9134

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 22 2019 03:34:19 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13914718	EDI: BANKAMER.COM Nov 22 2019 08:08:00	Bk Of Amer, Po Box 982235, El Paso, TX 79998
13914717	EDI: BANKAMER.COM Nov 22 2019 08:08:00	Bk Of Amer, 4161 Piedmont Pkwy, Greensboro, NC 27410
13914720	+EDI: CHASE.COM Nov 22 2019 08:08:00	Chase, Po Box 15298, Wilmington, DE 19850-5298
13914721	+EDI: CHASE.COM Nov 22 2019 08:08:00	Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
13916826	EDI: DISCOVER.COM Nov 22 2019 08:08:00	Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13914722	+EDI: DISCOVER.COM Nov 22 2019 08:08:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13914724	+E-mail/Text: bankruptcynotices@psecu.com Nov 22 2019 03:34:54	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	BANK OF AMERICA, N.A.
cr	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr	Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	Seterus, Inc et al...
cr	Seterus, Inc., as the authorized servicer for F
13914723	##+PA Collection Service, P.O. Box 893, Washington, PA 15301-0893

TOTALS: 5, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2019 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com		
Andrew F Gornall	on behalf of Creditor	Seterus, Inc et al... andygornall@latouflawfirm.com
Heather Stacey Riloff	on behalf of Creditor	Seterus, Inc., as the authorized servicer for
		Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
heather@mvrlaw.com,		Michelle@mvrlaw.com
James Warmbrodt	on behalf of Creditor	Seterus, Inc et al... bkgroup@kmlawgroup.com

District/off: 0315-7

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 15

Date Rcvd: Nov 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
Karina Velter on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
amps@manleydeas.com
Kenneth P. Seitz on behalf of Debtor Scott A Reed thedebterasers@aol.com
Kevin Scott Frankel on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11